

**Information to identify the case:**

Debtor 1 Michael Busciacco  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8494**

EIN ---

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **District of New Jersey**

Case number: **16-26638-CMG**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Busciacco

12/5/16

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Busciacco  
 Debtor

Case No. 16-26638-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 22

Date Rcvd: Dec 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2016.

db +Michael Busciacco, 1735 Bridgeboro Road, Beverly, NJ 08010-2211  
 516365674 Bank of America, c/o Mullooly Jeffrey Rooney & Flynn, P.O. Box 9036,  
 Syosset, NY 11791-9036  
 516365677 CitiBank, NA, c/o EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730  
 516365678 +Comenity Capital Bank - Newegg, P.O. Box 5138, Lutherville Timonium, MD 21094-5138  
 516365679 +Comenity Capital Bank - PayPal Credit, P.O. Box 5138, Lutherville Timonium, MD 21094-5138  
 516365680 +Commonwealth of Pennsylvania, Office of UC Benefits, Claimant Services, P.O. Box 67503,  
 Harrisburg, PA 17106-7503  
 516365681 First National Bank of Omaha, Platinum Edition Visa, PO BOX 3696, Omaha, NE 68103-0696  
 516365683 Larchmont Medical Imaging, c/o Apex Asset Management, 2501 Oregon Pike, Suite 102,  
 Lancaster, PA 17601-4890  
 516365684 +Louise Busciacco, 275 Green Street, Apt 5J4, Edgewater Park, NJ 08010-2410  
 516365685 +M&T Bank, c/o KML Law Group, Suite 5000 - BNY Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 516365688 PP&L, c/o Penn Credit Corporation, 916 S. 14th Street, P.O. Box 988,  
 Harrisburg, PA 17108-0988  
 516365687 +Paupacken Lake Association, 128 Sheridan Road, Hawley, PA 18428-8251  
 516365690 Union Plus Credit Card/Capital One, P.O. Box 71104, Charlotte, NC 28272-1104  
 516365692 +Wayne County Tax Claim Bureau, 925 Court Street, Honesdale, PA 18431-1994

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2016 23:18:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 05 2016 23:17:57 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516365675 EDI: CHASE.COM Dec 05 2016 23:04:00 Chase - Amazon, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 516365676 EDI: CITICORP.COM Dec 05 2016 23:04:00 Citi Cards, PO BOX 6004,  
 Sioux Falls, SD 57117-6004  
 516365682 EDI: IRS.COM Dec 05 2016 23:04:00 Internal Revenue Service,  
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 516365686 E-mail/Text: camanagement@mtb.com Dec 05 2016 23:17:42 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240-1288  
 516365689 EDI: RMSC.COM Dec 05 2016 23:04:00 Synchrony Bank - Bankruptcy JC Penney, P.O. Box 965060,  
 Orlando, FL 32896-5060  
 516365691 E-mail/Text: vci.bkcy@vwcredit.com Dec 05 2016 23:18:10 Volkswagen Credit,  
 Bankruptcy Department, P.O. Box 3, Hillsboro, OR 97123-0003

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2016 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Robert J. Campbell on behalf of Debtor Michael Busciacco robertcampbell2@comcast.net,  
 robertcampbell@comcast.net

TOTAL: 3